

1 **ABSTRACT**

2 A data network comprising a plurality of computing devices and an
3 innovative data server. The computing devices facilitate access to the network by
4 a plurality of participants. The data server, coupled to the data network and
5 responsive to the plurality of computing devices, includes a memory device to
6 store at least one financial account for each of the plurality of participants, and an
7 innovative financial transaction manager incorporating the teachings of the present
8 invention. The financial transaction manager is selectively invoked by participants
9 to manage access to and manipulation of financial account assets to effect
10 requested financial transactions with any network participant or non-participant.
11
12
13
14
15
16
17
18
19
20
21
22
23
24
25